

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael T Dougherty  
Cynthia A Dougherty  
Debtors

Case No. 22-02058-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 29, 2022

User: AutoDocke  
Form ID: ntcnfhr

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Dougherty, Cynthia A Dougherty, 105 Cardinal Dr., Palmerton, PA 18071-5535
5502735	+ Michael Dougherty, 170 S Independence Mall W, Philadelphia, PA 19106-3323
5502736	+ Roger and Kathy Smith, 105 Cardinal Dr, Palmerton, PA 18071-5535

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:16	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2022 18:44:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5503260	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:10	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5506089	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:10	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5502726	Email/Text: ally@ebn.phinsolutions.com	Nov 29 2022 18:40:00	Ally Financial, PO BOX 38092, Bloomington, MN 55438-0902
5502727	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2022 18:44:12	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5502728	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2022 18:44:16	Cap1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
5502729	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2022 18:44:16	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5502730	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 29 2022 18:44:11	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
5503634	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:03	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5502732	Email/Text: mrdiscen@discover.com	Nov 29 2022 18:40:00	Discover Bank, c/o DB Servicing, 6500 New Albany Rd., New Albany, OH 43054
5502731	+ Email/Text: mrdiscen@discover.com	Nov 29 2022 18:40:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5504358	Email/Text: mrdiscen@discover.com	Nov 29 2022 18:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5502733	+ Email/Text: EBN@edfinancial.com	Nov 29 2022 18:40:00	EdFinancial Services LLC, 120 N Seven Oaks

			Drive, Knoxville, TN 37922-2359
5504531	+ Email/Text: EBN@edfinancial.com	Nov 29 2022 18:40:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5502734	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2022 18:44:12	GoodYear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5502737	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:09	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
5502738	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:10	SYNCB/Car Care, PO Box 965036, Orlando, FL 32896-5036
5502739	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:16	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5502740	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:02	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5502741	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:03	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5502742	Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:16	SYNCB/Scorerewards, Po Box 965005, Orlando, FL 32896-5005
5502837	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2022 18:44:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
-------------------------------	-------------------------

Jason M Rapa	on behalf of Debtor 2 Cynthia A Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
--------------	--

District/off: 0314-5  
Date Rcvd: Nov 29, 2022

User: AutoDocke  
Form ID: ntcnfhrq

Page 3 of 3  
Total Noticed: 26

Jason M Rapa

on behalf of Debtor 1 Michael T Dougherty jrapa@rapalegal.com  
secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com

Michael Patrick Farrington

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mfarrington@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael T Dougherty,  
aka Michael Thomas Dougherty, aka Michael  
Dougherty,

Chapter 13

Case No. 5:22-bk-02058-MJC

**Debtor 1**

Cynthia A Dougherty,  
aka Cindy A Smith, aka Cindy A Dougherty, aka Cynthia  
A Smith, aka Cynthia A Quinn, aka Cindy A Quinn,

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**December 29, 2022** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court  
Max Rosenn US Courthouse,  
Courtroom 2, 197 South Main  
Street, Wilkes-Barre, PA 18701

Date: January 5, 2023

Time: 10:00 AM

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**  
Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Christina Kovach, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: November 29, 2022

ntcnfhrg (08/21)